

**IN THE UNITED STATES PATENT AND PATENT
TRADEMARK OFFICE**

PATENT

Applicant(s):	Barker, et al.	Docket No.:	49335.2300
Serial No.:	10/659,123	Art Unit:	3621
Filed:	September 10, 2003	Examiner	Pierre E. Elisca
TITLE:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Conf. No.	3544

**INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. § 1.97(I)**

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Honorable Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, the reference or references listed and identified on the attached PTO-SB08 form are being submitted herewith to be placed in the file pursuant to 37 C.F.R. §1.97(i). A copy of each listed reference is included herewith.

The reference or references are being cited only in the interest of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.

This Information Disclosure Statement (IDS) is being filed under 37 C.F.R. §1.97(i) as an IDS not complying with 37 C.F.R. §§1.97 or 1.98, so that this IDS will be placed in the file but will not be considered by the Office. No fee or statement is required. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit Deposit Account no. 19-2814 for the same.

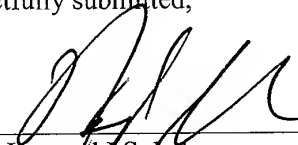
If there are any questions concerning this IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814.

Respectfully submitted,

Date: _____

6/30/08

By: _____


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